

Local Form 19

September 2021

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:)
Laurita Huff Ploughman) Case No.: 22-30154
SSN: xxx-xx-7607) Chapter 13
Debtor(s))
)

COVER SHEET FOR AMENDED SCHEDULES AND STATEMENTS

**AMENDMENT TO CHAPTER 13 PETITION SCHEDULES 106A/B AND 106C AND
OFFICIAL FORM 106SUM**

NOW COMES the above debtor, who pursuant to Rule 1009 of the Bankruptcy Rules, does amend her chapter 13 petition schedules 106A/B and 106C and Official Form 106SUM as shown on that amended schedules 106A/B and 106C and Official Form 106SUM attached hereto so as to show that the value of debtor's residence is \$348,000.00 and that the debtor has a checking account at First Citizens Bank with \$270.77 and that debtor is owed back alimony in the amount of \$168,000.00.



Marcus D. Crow
Attorney for Debtor
315-B North Main Street
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Telephone: (704) 283-1175
N.C. State Bar No.: 27774

Certificate of Service

This certifies that the foregoing and attached amended Schedules 106I and 106J and Official Form 106SUM were served upon those persons shown below by depositing copies thereof in the United States Mail, First Class, postage prepaid, or electronic court service, addressed to those persons at the addresses shown for each on the 30th day of November, 2022:

Ms. Jenny P. Holman
Chapter 13 Trustee
(Electronic Court Service)

Laurita Ploughman
(Email Service)

James Henderson, Esq.
Attorney for Mark Metzger
(email service)



Marcus D. Crow
Attorney for Debtor

Fill in this information to identify your case and this filing:			
Debtor 1	<u>Laurita</u> First Name	<u>Huff</u> Middle Name	<u>Ploughman</u> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>22-30154</u>		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1.

5416 WB Wilkerson Drive

Street address, if available, or other description

What is the property?

Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the
entire property?

\$348,000.00

Current value of the
portion you own?

\$348,000.00

Indian Trail NC 28079

City State ZIP Code

Union
County

5416 WB Wilkerson Drive, Indian Trail,
NC 28079

House and lot known as 5416 WB
Wilkerson Drive, Indian Trail, NC
28079 owned by debtor in fee simple.
Market value is \$348,000.00.

Who has an interest in the property?

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Fee Simple

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local
property identification number: 07093372

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

\$348,000.00

Debtor 1 Laurita Huff Ploughman

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Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1. Make: Mini Cooper Who has an interest in the property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Model: Wagon 4D Clubman Check one.

Year: 2017

Approximate mileage: 42,000

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Current value of the entire property? \$21,925.00 Current value of the portion you own? \$21,925.00

Other information:

2017 Mini Cooper Wagon 4D Clubman (AWD), leather, power seat, over

42,000 miles. VIN#

VMWLU1C54H2C41865. Market value is based on NADA clean retail value of \$21,925.00.

Check if this is community property (see instructions)

3.2. Make: Lexus Who has an interest in the property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Model: GS300 Sedan 4D Check one.

Year: 2002

Approximate mileage: 126,000

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Current value of the entire property? \$500.00 Current value of the portion you own? \$500.00

Other information:

2002 Lexus GS300 Sedan 4D, over 126,000 miles. VIN#

JT8BD695720153142. Not running and sitting for over 4 years. Vehicle has electrical issues, needs new brakes, and issues from sitting for 4 years. Repairs will cost over \$2,000.00. Market value is based on debtor's self appraisal of \$500.00.

Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....  \$22,425.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

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6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe.....

Refrigerator, stove, microwave, dishwasher, washer and dryer, table and chairs (\$1,000.00), dining room suite (\$200.00), 2 bedroom suites (\$300.00), piano (\$300.00), riding lawnmower (\$300.00)

\$2,100.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.....

2 televisions, laptop, tablet, cell phone (\$400.00)

\$400.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

Clothes (\$300.00) \$300.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

Costume jewelry (\$300.00) \$300.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$3,100.00

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Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes.....

Cash:

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes..... Institution name:

17.1. Checking account:	<u>Checking account at Capital One Bank (Acct# 1598) with \$2,641.00</u>	<u>\$2,641.00</u>
17.2. Checking account:	<u>Checking account at First Citizens Bank (Acct# 1323) with \$270.77.</u>	<u>\$270.77</u>
17.3. Other financial account:	<u>Debtor has an HSA account through her employer currently with \$0.00 available to use.</u>	<u>\$0.00</u>

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately. Type of account: Institution name:

401(k) or similar plan:	<u>Debtor has a 401(k) through her employment with Vision Service Plan with \$400.00.</u>	<u>\$400.00</u>
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22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes.....

Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No

Yes.....

Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them

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26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them

--	--

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them

--	--

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

	Federal: _____
	State: _____
	Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information

	Alimony: _____
	Maintenance: _____
	Support: _____
	Divorce settlement: _____
	Property settlement: _____

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30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information

Debtor is owed back alimony in the amount of \$168,000.00. Debtor has not been able to collect any alimony since ex-husband lives in Nevada. Debtor has contacted attorneys in Nevada to collect this back alimony and there are no attorneys who are willing to take on this case on a contingency basis. Debtor's counsel has also inquired into the possibility of selling the debt and contacted John Palumbo from www.chapter7assets.com, who has concluded that the asset is "high risk and hard work" with 90% or higher chance of \$0.00 recovery and he would offer no more than \$1,000.00 for this asset. Debtor will immediately notify all parties of interest if claim ever becomes collectible.

\$1,000.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

Debtor has \$40,000.00 term group life insurance policy through her employment. No cash value. Son is the beneficiary.

Son

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

No

Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe each claim.....

35. Any financial assets you did not already list

No

Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$4,311.77

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

Debtor 1 Laurita Huff Ploughman Case number (if known) 22-30154

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No

Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe..

41. Inventory

No

Yes. Describe..

42. Interests in partnerships or joint ventures

No

Yes. Describe..... Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe....

44. Any business-related property you did not already list

No

Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

→

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

Yes. Go to line 47.

Debtor 1 Laurita Huff Ploughman

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Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes....

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48. Crops--either growing or harvested

No

Yes. Give specific information.....

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49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No

Yes....

--	--

50. Farm and fishing supplies, chemicals, and feed

No

Yes....

--	--

51. Any farm- and commercial fishing-related property you did not already list

No

Yes. Give specific information.....

--	--

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... → \$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

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Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....	→	\$348,000.00
56. Part 2: Total vehicles, line 5		\$22,425.00
57. Part 3: Total personal and household items, line 15		\$3,100.00
58. Part 4: Total financial assets, line 36		\$4,311.77
59. Part 5: Total business-related property, line 45		\$0.00
60. Part 6: Total farm- and fishing-related property, line 52		\$0.00
61. Part 7: Total other property not listed, line 54	+	\$0.00
62. Total personal property. Add lines 56 through 61.....		\$29,836.77
	Copy personal property total → +	\$29,836.77
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		\$377,836.77

Fill in this information to identify your case:

Debtor 1	<u>Laurita</u> First Name	<u>Huff</u> Middle Name	<u>Ploughman</u> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>22-30154</u>		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
--	--------------------------------------	-----------------------------------	------------------------------------

Brief description: 5416 WB Wilkerson Drive, Indian Trail, NC 28079	<u>\$348,000.00</u>	<input checked="" type="checkbox"/> <u>\$30,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(1)
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House and lot known as **5416 WB Wilkerson Drive, Indian Trail, NC 28079** owned by debtor in fee simple. Market value is \$348,000.00.

Parcel: 07093372

(1st exemption claimed for this asset)

Line from *Schedule A/B*: 1.1

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 Laurita Huff Ploughman

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Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B <i>Check only one box for each exemption</i>
Brief description: 5416 WB Wilkerson Drive, Indian Trail, NC 28079 House and lot known as 5416 WB Wilkerson Drive, Indian Trail, NC 28079 owned by debtor in fee simple. Market value is \$348,000.00. Parcel: 07093372 (2nd exemption claimed for this asset)	<u>\$348,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,233.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
Line from Schedule A/B: <u>1.1</u>			
Brief description: 2017 Mini Cooper Wagon 4D Clubman (AWD) (approx. 42,000 miles) 2017 Mini Cooper Wagon 4D Clubman (AWD), leather, power seat, over 42,000 miles. VIN# VMWLU1C54H2C41865. Market value is based on NADA clean retail value of \$21,925.00. (1st exemption claimed for this asset)	<u>\$21,925.00</u>	<input checked="" type="checkbox"/> <u>\$3,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(3)
Line from Schedule A/B: <u>3.1</u>			
Brief description: 2017 Mini Cooper Wagon 4D Clubman (AWD) (approx. 42,000 miles) 2017 Mini Cooper Wagon 4D Clubman (AWD), leather, power seat, over 42,000 miles. VIN# VMWLU1C54H2C41865. Market value is based on NADA clean retail value of \$21,925.00. (2nd exemption claimed for this asset)	<u>\$21,925.00</u>	<input checked="" type="checkbox"/> <u>\$3,267.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)
Line from Schedule A/B: <u>3.1</u>			
Brief description: 2002 Lexus GS300 Sedan 4D (approx. 126,000 miles) 2002 Lexus GS300 Sedan 4D, over 126,000 miles. VIN# JT8BD695720153142. Not running and sitting for over 4 years. Vehicle has electrical issues, needs new brakes, and issues from sitting for 4 years. Repairs will cost over \$2,000.00. Market value is based on debtor's self appraisal of \$500.00. Line from Schedule A/B: <u>3.2</u>	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(2)

Debtor 1 Laurita Huff Ploughman

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Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B <i>Check only one box for each exemption</i>
Brief description: Refrigerator, stove, microwave, dishwasher, washer and dryer, table and chairs (\$1,000.00), dining room suite (\$200.00), 2 bedroom suites (\$300.00), piano (\$300.00), riding lawnmower (\$300.00)	<u>\$2,100.00</u>	<input checked="" type="checkbox"/> <u>\$2,100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
Line from Schedule A/B: <u>6</u>			
Brief description: 2 televisions, laptop, tablet, cell phone (\$400.00)	<u>\$400.00</u>	<input checked="" type="checkbox"/> <u>\$400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
Line from Schedule A/B: <u>7</u>			
Brief description: Clothes (\$300.00)	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
Line from Schedule A/B: <u>11</u>			
Brief description: Costume jewelry (\$300.00)	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1C-1601(a)(4)
Line from Schedule A/B: <u>12</u>			
Brief description: Checking account at Capital One Bank (Acct# 1598) with \$2,641.00	<u>\$2,641.00</u>	<input checked="" type="checkbox"/> <u>\$2,641.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1-362
Line from Schedule A/B: <u>17.1</u>			
Brief description: Checking account at First Citizens Bank (Acct# 1323) with \$270.77.	<u>\$270.77</u>	<input checked="" type="checkbox"/> <u>\$270.77</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	N.C. Gen. Stat. § 1-362
Line from Schedule A/B: <u>17.2</u>			
Brief description: Debtor has a 401(k) through her employment with Vision Service Plan with \$400.00.	<u>\$400.00</u>	<input checked="" type="checkbox"/> <u>\$400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Patterson v. Shumate
Line from Schedule A/B: <u>21</u>			

Debtor 1 Laurita Huff Ploughman

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Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
<p>Brief description:</p> <p>Debtor is owed back alimony in the amount of \$168,000.00. Debtor has not been able to collect any alimony since ex-husband lives in Nevada. Debtor has contacted attorneys in Nevada to collect this back alimony and there are no attorneys who are willing to take on this case on a contingency basis. Debtor's counsel has also inquired into the possibility of selling the debt and contacted John Palumbo from www.chapter7assets.com, who has concluded that the asset is "high risk and hard work" with 90% or higher chance of \$0.00 recovery and he would offer no more than \$1,000.00 for this asset. Debtor will immediately notify all parties of interest if claim ever becomes collectible.</p> <p>Line from Schedule A/B: <u>30</u></p>	<p>Copy the value from Schedule A/B</p> <p><u>\$1,000.00</u></p>	<p><i>Check only one box for each exemption</i></p> <p><input checked="" type="checkbox"/> <u>\$1,000.00</u></p> <p><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p>	<p>N.C. Gen. Stat. § 1C-1601(a)(12)</p>

Fill in this information to identify your case:

Debtor 1	<u>Laurita</u> First Name	<u>Huff</u> Middle Name	<u>Ploughman</u> Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>22-30154</u>		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	<u>\$348,000.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<u>\$29,836.77</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	<u>\$377,836.77</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	<u>\$250,189.64</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<u>\$0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... +	<u>\$37,536.77</u>
	Your total liabilities
	<u>\$287,726.41</u>

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	<u>\$3,618.07</u>
Copy your combined monthly income from line 12 of Schedule I.....	<u>\$3,618.07</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	<u>\$1,135.00</u>
Copy your monthly expenses from line 22c of Schedule J.....	<u>\$1,135.00</u>

Debtor 1 Laurita Huff Ploughman

Case number (if known) 22-30154

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$3,105.50

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Laurita</u> First Name	<u>Huff</u> Middle Name	<u>Ploughman</u> Last Name
Debtor 2 (Spouse, if filing)	<u></u> First Name	<u></u> Middle Name	<u></u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u>			
Case number (if known)	<u>22-30154</u>		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Laurita Huff Ploughman
Laurita Huff Ploughman, Debtor 1

X _____
Signature of Debtor 2

Date 11/30/2022
MM / DD / YYYY

Date _____
MM / DD / YYYY